



Frankenmuth Credit Union
 580 N. Main Street
 P. O. Box 209
 Frankenmuth, MI 48734
 (989) 497-1600
 Web: www.frankenmuthcu.org
 Email: ccenter@frankenmuthcu.org

**** CREDIT CARD STATEMENT ****

Member Number 99999-811
 VISA CLASSIC *****9999
 Statement Date 1/31/2010
Payoff Amount \$14,938.12
Minimum Payment \$225.00
Payment Due Date 2/28/2010



SNGLP
 000000010 01 SP 0.440
 JOHN D SAMPLE
 123 ANY STREET
 ANYTOWN USA 12345-6879



0002
 0000013

Amount Enclosed \$

FRANKENMUTH CREDIT UNION

Start your New Year out right with a better Credit Card! Our SIMPLY PLATINUM features a better rate, more benefits and the same security features as those big bank cards plus we offer flexible repayment terms and hometown service.

| Account Information | |
|-------------------------|--------------------|
| Member Number | 99999-811 |
| VISA CLASSIC | *****9999 |
| Statement Date | 1/31/2010 |
| Payoff Amount | \$14,938.12 |
| Minimum Payment | \$225.00 |
| Payment Due Date | 2/28/2010 |

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$30 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

| If you make no additional charges using this card and each month you pay... | You will pay off the balance shown on this statement in about... | And you will end up paying an estimated total of... |
|---|--|---|
| Only the minimum payment | 70 years | \$62,298 |
| \$510 | 3 years | \$18,353 (Savings=\$43,945) |

If you would like information about credit counseling services, call 1-866-853-2227.

| Summary of Account | |
|--|------------------|
| Previous Balance | 14,986.54 |
| Payments, Credits, Benefits (-) | 225.00 |
| Purchases, Cash Adv, Bal Transfers (+) | .00 |
| Finance Charges and Other Fees (+) | 176.58 |
| Misc Adjustments | .00 |
| New Balance | 14,938.12 |

| Available Credit | |
|-------------------------|--------------|
| Credit Limit | 15,000.00 |
| New Balance | 14,938.12 |
| Credit Available | 61.88 |

Transactions

| POST | TRANS | TRANSACTION DESCRIPTION | LOCATION OF ACTIVITY | AMOUNT |
|--------|--------|-------------------------|----------------------|-----------|
| Jan 28 | Jan 28 | VISA CLASS PAYMENT | | 225.00 CR |
| Jan 31 | Jan 31 | FIN CHG CASH ADVANCE | | 172.66 |
| Jan 31 | Jan 31 | FIN CHG PURCHASE | | 3.92 |

Rates and Fees

| Periodic Rates | Balance Transfr | Cash Advance | Purchase |
|-------------------------------|-----------------|--------------|----------|
| Daily Rate | .03808 % | .03808 % | .03808 % |
| Annual Percentage Rate | 13.900 % | 13.900 % | 13.900 % |
| Average Daily Balance | \$.00 | \$14,625.65 | \$331.86 |

| Finance Charges | | | |
|-----------------------------|---------------|-----------------|---------------|
| Interest Charges | \$.00 | \$172.66 | \$3.92 |
| Transaction Fees | \$.00 | \$.00 | \$.00 |
| Total Finance Charge | \$.00 | \$172.66 | \$3.92 |

Late Fees \$.00 Unpaid Late Fees \$.00



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**** CREDIT CARD STATEMENT ****

Member Number 999999-811
 SIMPLY PLATINUM *****9999
 Statement Date 1/31/2010
Payoff Amount \$282.01
Minimum Payment \$20.00
Payment Due Date 2/28/2010



SNGLP
 000000006 01 SP 0.440
 JOHN D SAMPLE
 123 ANY STREET
 ANYTOWN USA 12345-6879



0002
 0000009

Amount Enclosed \$

FRANKENMUTH CREDIT UNION

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| Account Information | |
|-------------------------|------------------|
| Member Number | 999999-811 |
| SIMPLY PLATINUM | *****9999 |
| Statement Date | 1/31/2010 |
| Payoff Amount | \$282.01 |
| Minimum Payment | \$20.00 |
| Payment Due Date | 2/28/2010 |

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$30 late fee and your APRs may be increased up to the Penalty APR of 23.456%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

| If you make no additional charges using this card and each month you pay... | You will pay off the balance shown on this statement in about... | And you will end up paying an estimated total of... |
|---|--|---|
| Only the minimum payment | 16 months | \$300 |

If you would like information about credit counseling services, call 1-866-853-2227.

| Summary of Account | |
|--|---------------|
| Previous Balance | 246.56 |
| Payments, Credits, Benefits (-) | 558.43 |
| Purchases, Cash Adv, Bal Transfers (+) | 593.88 |
| Finance Charges and Other Fees (+) | .00 |
| Misc Adjustments | .00 |
| New Balance | 282.01 |

| Available Credit | |
|-------------------------|------------------|
| Credit Limit | 15,000.00 |
| New Balance | 282.01 |
| Credit Available | 14,717.99 |

Transactions

| POST | TRANS | TRANSACTION DESCRIPTION | LOCATION OF ACTIVITY | AMOUNT |
|--------|--------|-------------------------|----------------------|-----------|
| Jan 02 | Jan 01 | MBS DIRECT TEXTBOOKS | 800-325-3252 , MO | 311.87 |
| Jan 04 | Jan 04 | TRANSFER PAYMENT | | 558.43 CR |
| Jan 26 | Jan 25 | PRIME CUT HAIR DESIG | SAGINAW , MI | 24.00 |
| Jan 26 | Jan 25 | KOHL'S #0214 | SAGINAW , MI | 125.50 |
| Jan 27 | Jan 26 | ANDERSEN EYE ASSOCIA | SAGINAW , MI | 30.00 |
| Jan 27 | Jan 25 | STAPLES 001058 | SAGINAW , MI | 26.27 |
| Jan 29 | Jan 27 | AGAWA ANIMAL HOSPITA | SAGINAW , MI | 76.24 |

Rates and Fees

| Periodic Rates | Balance Transfr | Cash Advance | Purchase |
|-------------------------------|-----------------|--------------|----------|
| Daily Rate | .04106 % | .04106 % | .04106 % |
| Annual Percentage Rate | 14.990 % | 14.990 % | 14.990 % |
| Average Daily Balance | \$.00 | \$.00 | \$89.37 |

| Finance Charges | | | |
|----------------------|--------|--------|--------|
| Interest Charges | \$.00 | \$.00 | \$.00 |
| Transaction Fees | \$.00 | \$.00 | \$.00 |
| Total Finance Charge | \$.00 | \$.00 | \$.00 |

Late Fees \$.00 Unpaid Late Fees \$.00



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**** CREDIT CARD STATEMENT ****

Member Number 99999-866
 SIMPLY PLATINUM *****9999
 Statement Date 1/31/2010
Payoff Amount \$1,506.41
Minimum Payment \$20.00
Payment Due Date 2/28/2010



SNGLP
 000000008 01 SP 0.440
 JOHN D SAMPLE
 123 ANY STREET
 ANYTOWN USA 12345-6879



0002
 0000011

Amount Enclosed \$

FRANKENMUTH CREDIT UNION

SCORECARD EARNINGS SUMMARY AS OF 01/31/2010
 BEG BAL EARNED ADJ/EXP REDEEMED END BAL
 0 50 0 0 50

| Account Information | |
|-------------------------|-------------------|
| Member Number | 99999-866 |
| SIMPLY PLATINUM | *****9999 |
| Statement Date | 1/31/2010 |
| Payoff Amount | \$1,506.41 |
| Minimum Payment | \$20.00 |
| Payment Due Date | 2/28/2010 |

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$30 late fee and your APRs may be increased up to the Penalty APR of 23.456%.

Minimum Payment Warning: Even if you make no more charges using this card, if you make only the minimum payment each month we estimate **you will never pay off the balance shown on this statement** because your payment will be less than the interest charged each month.

If you make more than the minimum payment each period, you will pay less in interest and pay off your balance sooner. For example, if you instead paid **\$54** per month, you would pay off the balance shown on this statement in around **3 years**.

If you would like information about credit counseling services, call 1-866-853-2227.

| Summary of Account | |
|--|-----------------|
| Previous Balance | .00 |
| Payments, Credits, Benefits (-) | .00 |
| Purchases, Cash Adv, Bal Transfers (+) | 1,498.31 |
| Finance Charges and Other Fees (+) | 8.10 |
| Misc Adjustments | .00 |
| New Balance | 1,506.41 |

| Available Credit | |
|-------------------------|---------------|
| Credit Limit | 2,000.00 |
| New Balance | 1,506.41 |
| Credit Available | 225.63 |

Transactions

| POST | TRANS | TRANSACTION DESCRIPTION | LOCATION OF ACTIVITY | AMOUNT |
|--------|--------|--|--------------------------|--------|
| Jan 20 | Jan 20 | LOAN DISB, C/U CHECK LOAN/DISB# 099999995 | | 589.24 |
| Jan 20 | Jan 20 | LOAN DISB, C/U CHECK LOAN/DISB# 099999996 | | 191.30 |
| Jan 20 | Jan 20 | LOAN DISB, C/U CHECK LOAN/DISB# 099999997 | | 439.45 |
| Jan 20 | Jan 20 | LOAN DISB, C/U CHECK LOAN/DISB# 099999998 | | 110.00 |
| Jan 20 | Jan 20 | LOAN DISB, TRANSFER | Transfer Acct: 99999-110 | 120.00 |
| Jan 31 | Jan 30 | KROGER #411 | SAGINAW , MI | 27.26 |
| Jan 31 | Jan 30 | WM SUPERCENTER | SAGINAW , MI | 21.06 |
| Jan 31 | Jan 31 | FIN CHG BALANCE TRAN | | 8.10 |

Rates and Fees

| Periodic Rates | Balance Transfr | Cash Advance | Purchase |
|-------------------------------|-----------------|--------------|----------|
| Daily Rate | .04654 % | .04654 % | .04654 % |
| Annual Percentage Rate | 16.990 % | 16.990 % | 16.990 % |
| Average Daily Balance | \$1,449.99 | \$.00 | \$4.03 |

| Finance Charges | | | |
|-----------------------------|---------------|---------------|---------------|
| Interest Charges | \$8.10 | \$.00 | \$.00 |
| Transaction Fees | \$.00 | \$.00 | \$.00 |
| Total Finance Charge | \$8.10 | \$.00 | \$.00 |

Late Fees \$.00 Unpaid Late Fees \$.00



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**** CREDIT CARD STATEMENT ****

Member Number 9999-866
 VISA PLATINUM *****9999
 Statement Date 1/31/2010
Payoff Amount \$.00
Minimum Payment \$.00
Payment Due Date 2/28/2010



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 000000011 01 SP 0.440
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 123 ANY STREET
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 0000014

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| Account Information | |
|-------------------------|------------------|
| Member Number | 9999-866 |
| VISA PLATINUM | *****9999 |
| Statement Date | 1/31/2010 |
| Payoff Amount | \$.00 |
| Minimum Payment | \$.00 |
| Payment Due Date | 2/28/2010 |

If you would like information about credit counseling services, call 1-866-853-2227.

| Summary of Account | |
|--|---------------|
| Previous Balance | -53.50 |
| Payments, Credits, Benefits (-) | .00 |
| Purchases, Cash Adv, Bal Transfers (+) | .00 |
| Finance Charges and Other Fees (+) | .00 |
| Misc Adjustments | .00 |
| New Balance | -53.50 |

| Available Credit | |
|-------------------------|------------------|
| Credit Limit | 25,000.00 |
| New Balance | -53.50 |
| Credit Available | 25,053.50 |

| Transactions | | | | |
|-------------------------|-------|-------------------------|----------------------|--------|
| POST | TRANS | TRANSACTION DESCRIPTION | LOCATION OF ACTIVITY | AMOUNT |
| No activity this period | | | | |

Rates and Fees

| Periodic Rates | Balance Transfr | Cash Advance | Purchase |
|-------------------------------|-----------------|----------------|----------------|
| Daily Rate | .01095 % | .01095 % | .01095 % |
| Annual Percentage Rate | 4.000 % | 4.000 % | 4.000 % |
| Average Daily Balance | \$.00 | \$.00 | \$.00 |

| Finance Charges | | | |
|----------------------|--------|--------|--------|
| Interest Charges | \$.00 | \$.00 | \$.00 |
| Transaction Fees | \$.00 | \$.00 | \$.00 |
| Total Finance Charge | \$.00 | \$.00 | \$.00 |

Late Fees \$.00 Unpaid Late Fees \$.00